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### United States Bankruptcy Court Northern District of Illinois Eastern Division

**Voluntary Petition** 

Name of Debtor (if individual, enter Last, First, Middle):						Name o	Name of Joint Debtor (Spouse) (Last, First, Middle)					
	Coe,	Greg	ory Da	arnell			Coe, Connie, Jeannette					
All Other Names and trade names		e Debtor in the	last 8 years	(include mai	ried, maider	maide	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden and trade names):  FKA Connie Nelson-Coe					
ast four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN if more than one, state all) * ***-**-9322							ur digits of Soc than one, stat	o all\ *	idual-Taxpaye *** <b>-</b> ** <b>-1</b>	r I.D. (ITIN) No./Complete EIN		
Street Address of	f Debtor (No	o. & Street, Ci	ty, and State	):		Street	Address of Join	nt Debtor (No.	& Street, City	, and State):		
2435 W. V	Nalnut	Apt # 0	23			_   243	5 W. Wa	Inut C3				
Blue Islar	nd IL			6	0406	Blu	e Island	IL		60406		
County of Reside	ence or of th	e Principal Pla	ace of Busin	ess:		County	of Residence	or of the Princ	cipal Place of E	Business:		
,		•	OK						соок			
Mailing Address	of Debtor (if	different from	street addre	ess)		Mailing	Address of Jo	int Debtor (if c	different from s	treet address):		
Location of Princi	ipal Assets	of Business D	ebtor (if diffe	erent from stre	eet address	above):						
Type of Debte	or (Form of (		N	Nature of Bu (Check one b			•	otcy Code Un	der Which th	e Petition is Filed (Check one box)		
	l (includes J	loint Debtors)		Care Busine			napter 7		•	15 Petition for Recognition		
		s LLC & LLP)	define	e Asset Real ed in 11 U.S.0		.   _	☐ Chapter 9 of a Foreign Main Proceeding ☐ Chapter 11					
☐ Partnersh	nin		☐ Railro ☐ Stock			–	☐ Chapter 12 ☐ Chapter 15 Petition for Recognition					
_	•	t one of the		nodity Broker			Chapter 13 of a Foreign Nonmain Proceeding					
above en	ntities, check	this box	☐ Cleari	_				Nature o	f Debts (Check	( one Box)		
and state	type of ent	ity below.)	Other		Fastitus		■ Debts are primarily consumer Debts are primarily business debts, defined in 11 U.S.C. debts.					
			(C	Fax-Exempt heck box, if ap	olicable.)	§ ^	§ 101(8) as "incurred by an individual primarily for a					
			_	r is a tax-exe ization under	•		ııvıduaı primarı rsonal, family,	•				
				d States Code nue Code).	e (the Interna	al pu	rpose."					
		Filing Fee (C		ide Code).				Cha	pter 11 Debto	ors		
Filing Fee atta		i iiiig i cc (o	neck <b>one</b> box)				Check one box  ☐ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D)					
· ·						_ D						
☐ Filing Fee to be signed applicate						CHECK	Check if:					
unable to pay	fee except	in installments	s. Rule 1006	(b). See Office	ial Form 3A		Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affliates) are less than \$2,190,000.					
☐ Filing Fee war						Δ	Check all applicable boxes:  A plan is being filed with this petition.					
attach signed	application	for the court's	s consideration	on. See Offic	ial Form 3B.		Acceptances of the plan were solicited prepetition from one of more classes					
Statistical/Adm	inistrative l	Information					- Croditoro, iii di		1.0.0.0.3	This space is for court use only		
☐ Debtor estimates that funds will be available for distribution to unsecured credition ☐ Debtor estimates that, after any exempt property is excluded and administrative of funds available for distribution to unsecured creditors.						s paid, there w	rill be no		,			
Estimated Number	r of Creditors	<u> </u>										
1-	50-	100-	200-	1,000-	5,001-	10,001	25,001	50,001	Over			
49 Estimated Assets	99	199	999	5,000	10,000	25,000	50,000	100,000	100,000			
\$0 to	\$50,001to	\$100,001 to	\$500,001	\$1,000,001	\$10,000,001	\$50,000,001	\$100,000,001	\$500,000,001	More than			
\$50,000	\$100,000	\$500,000	to \$1 million	to \$10 million	to \$50 million	to \$100 million	to \$500 million	to \$1billion	\$1 billion			
Estimated Liabilitie						<b>—</b>						
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1billion	More than \$1 billion			

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Voluntary Petition

This page work be completed and filed in every case)

Name of Debtor(s)

This	Voluntary Pet page must be completed and		Name of Debtor(s) Coe, Gregory Darnell Connie Jeannette Coe					
	All Prior Ban	kruptcy Case Filed Within Last 8	Years (if more than two, attach additional	sheet)				
None None	ed:		Case Number:	Date Filed:				
				<u> </u>				
	Pending Bankruptcy Case F	iled by any Spouse, Partner, or A	ffilate of this Debtor (if more than one, at	tach additional sheet)				
Name of Debtor: None			Case Number: Date Filed:					
District:			Relationship:	Judge:				
forms 10K and pursuant to Se	d 10Q) with the Securities	to file periodic reports (e.g., and Exchange Commission Securities Exchange Act of ter 11.)	Exhibit B  (To be completed if debtor is an individual whose debts are primarily consumer debts.)  I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 USC § 342(b).					
☐ Exhibit A	A is attached and made a	part of this petition.	/s/ Mario	M Arreola				
			Mario M Arreola	Dated: 08/28/2009				
No.	Fo be completed by every indi D completed and signed by the joint petition:		·	a separate Exhibit D.)				
		Information Regarding	ng the Debtor - Venue					
		ed or has had a residence, prin	pplicable Box.) cipal place of business, or principal as onger part of such 180 days than in an					
	There is a bankruptcy ca	se concerning debtor's affiliate	, general partner, or partnership pendi	ng in this District.				
	Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.							
	Certification		es as a Tenant of Residential plicable boxes.)	Property				
	, ,		sion of debtor's residence. (If box chec	ked, complete the				
	following.)	(Name of landlord that obtained judgmen	t)					
		(Address of Landlord)						
	permitted to cure the ent	re monetary default that gave r	there are circumstances under which ise to the judgment for possession, aft					
		is petition the deposit with the	court of any rent that would become du	ue during the 30-day				
	period after the filing of the petition.							

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### **Voluntary Petition**

This page must be completed and filed in every case)

### Name of Joint Debtor(s)

Coe, Gregory Darnell **Connie Jeannette Coe** 

### **Signatures**

### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

### /s/ Gregory Darnell Coe **Gregory Darnell Coe**

Dated: 08/28/2009

**Connie Jeannette Coe** 

Dated: 08/28/2009

### /s/ Connie Jeannette Coe

### Signature of Attorney

Signature of Attorney for Debtor(s)

### Mario M Arreola

/s/ Mario M Arreola

Printed Name of Attorney for Debtor(s)

LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH)

> 08/28/2009 Date:

#### Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition (Check only one box.)

 $f \square$  I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

### << Sign & Date on Those Lines

### << Sign & Date on Those Lines

### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal. responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.



<sup>\*</sup> In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedule

# Document Page 4 of 39 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gregory Darnell Coe and Connie Jeannette Coe, Debtors

Bankruptcy Docket #:

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed. 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunites for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency. 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed. 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing. 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone. 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

/s/ Gregory Darnell Coe

**Gregory Darnell Coe** 

I certify under penalty of perjury that the information provided above is true and correct.

PFG Record # 418828

08/28/2009

Dated:

Sign & Date

Here

# Document Page 5 of 39 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gregory Darnell Coe and Connie Jeannette Coe, Debtors

Bankruptcy Docket #:

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

1. Within the 180 days before the filing of my bankruptcy case. I received a briefing from a credit counseling agency approved by the

		Connie Jeannette Coe	Here
Dated:	08/28/2009	/s/ Connie Jeannette Coe	Sign & Date
I certify u	nder penalty of perjury	that the information provided above is true and correct	t. 
	5. The United States trustee or ot apply in this district.	bankruptcy administrator has determined that the credit counseling requir	rement of 11 U.S.C. § 109(h)
	Active military duty in a milit	•	
particip		S.C. § 109(h)(4) as physically impaired to the extent of being unable, afteng in person, by telephone, or through the Internet.);	r reasonable effort, to
of reali		J.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficions with respect to financial responsibilities.);	iency so as to be incapable
	4. I am not required to receive a otion for determination by the c	a credit counseling briefing because of: [Check the applicable statement.] ourt.]	[Must be accompanied
your ba manag the 30-	ankruptcy petition and promptly pement plan developed through -day deadline can be granted o	to the court, you must still obtain the credit counseling briefing within the file a certificate from the agency that provided the counseling, together w the agency. Failure to fulfill these requirements may result in dismissal only for cause and is limited to a maximum of 15 days. Your case may also g your bankruptcy case without first receiving a credit counseling briefing.	ith a copy of any debt f your case. Any extension of be dismissed if the court is
	from the time I made my reques an file my bankruptcy case now	edit counseling services from an approved agency but was unable to obtainst, and the following exigent circumstances merit a temporary waiver of the court.] [Must be accompanied by a motion for determination by the court.]	e credit counseling requirement
perfor	d States trustee or bankruptcy a rming a related budget analysis y of a certificate from the agend	the filing of my bankruptcy case, I received a briefing from a credit couns administrator that outlined the opportunties for available credit counseling is, but I do not have a certificate from the agency describing the services provided to you and a copy of any debt repaymer your bankruptcy case is filed.	and assisted me in rovided to me. You must file
perfo	d States trustee or bankruptcy a rming a related budget analysis	administrator that outlined the opportunties for available credit counseling , and I have a certificate from the agency describing the services provided payment plan developed through the agency.	and assisted me in

PFG Record # 418828 B 1D (Official Form 1, Exh.D)(12/08)

# Document Page 6 of 39 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Gregory Darnell Coe and Connie Jeannette Coe, Debtors

In re

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

			AMOUNTS SCHEDULED					
Name of Schedule	Attached YES   NO	Pages	Assets	Liabilities	Other			
SCHEDULE A - Real Property	Yes	1	\$-	\$-	\$-			
SCHEDULE B - Personal Property	Yes	3	\$15,065	\$-	\$-			
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$-	\$-	\$-			
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$-	\$15,000	\$-			
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$-	\$-	\$-			
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$-	\$74,160	\$-			
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$-	\$-	\$-			
SCHEDULE H - CoDebtors	Yes	1	\$-	\$-	\$-			
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$-	\$-	\$3,602			
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$-	\$-	\$3,589			
TOTALS	\$ 15,065 TOTAL ASSETS	\$ 89,160 TOTAL LIABILITIES						

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

**Gregory Darnell Coe and Connie Jeannette Coe, Debtors** 

Bankruptcy Docket #:

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES - 28 U.S.C. § 159

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy Code (11 U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C § 159
Summarize the following types of liabilities, as reported in the Schedules, and total them

Type of Liability	Amount
Domestic Support Obligations (From Schedule E)	\$ 0
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)	\$ 0
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E) whether disputed or undisputed)	\$ 0
Student Loan Obligations (From Schedule F)	\$ 0
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$ 0
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$ 0
TOTAL	\$ 0

### State the following:

Average Income (from Schedule I, Line 16)	\$ 3,602.46
Average Expenses (from Schedule J, Line 18)	\$ 3,589.00
Current Monthly Income (from Form 22A Line 12; or, Form 22B Line 11; or, Form 22C Line 20)	\$ 3,980.52

#### State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 3,600.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0
4. Total from Schedule F		\$ 74,160.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$ 77,760.00

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# Document Page 8 of 39 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gregory Darnell Coe and Connie Jeannette Coe, Debtors

### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim			
[x] None							
Total Market Value of Real Property (Report also on Summary of Schedules)							

PFG Record # 418828 B6A (Official Form 6A) (12/07) Page 1 of 1

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gregory Darnell Coe and Connie Jeannette Coe, Debtors

### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

#### Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information in this schedule, do not include the name or address of a minor child. Simpy state a "minor child."

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or quardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	NONE	Description and Location of Property		Debtor's Propert Deduc	t Value of Interest in y, Without ting Any d Claim or
01. Cash on Hand	X				
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.		Charter One - checking acct# 5606	J	\$	500
		Charter One - saving	J	\$	15
03. Security Deposits with public utilities, telephone companies, landlords and others.	X				
04. Household goods and furnishings, including audio, video, and computer equipment.		Household goods; TVs, VCR, DVD player, camera, videogames, stereo, sofa, loveseat, coffee and end tables, vacuum, table/chairs, lamps, bedroom sets, dining set, microwave, pots/pans, dishes/flatware, exercise equipment	J	\$	1,500
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, CDs, tapes, DVDs, family pictures	J	\$	75
06. Wearing Apparel		Necessary wearing apparel	J	\$	400
07. Furs and jewelry.		Earrings, watch, costume jewelry, wedding rings	J	\$	300
08. Firearms and sports, photographic, and other hobby equipment.  PEG Record # 418828		Firearm used in employment	W	\$	250

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

SCHEDULE B - PERSONAL PROPERTY						
Type of Property	N O N E	Description and Location of Property	H W J C	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or		
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X					
10. Annuities. Itemize and name each issuer.	X					
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X					
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars	X					
13. Stocks and interests in incorporated and unincorporated businesses.	X					
14. Interest in partnerships or joint ventures. Itemize. Itemize.	X					
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X					
16. Accounts receivable	X					
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X					
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X					
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X					
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X					
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.	X					
22. Patents, copyrights and other intellectual property. Give particulars.	X					
23. Licenses, franchises and other general intangibles.	X					
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	X					
PFG Record # 418828		B6B (Official Fo	orm 6E	3) (12/07) Page 2 of 3		

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

SCHEDULE B - PERSONAL PROPERTY						
Type of Property	N O N E	Description and Location of Property	H W J C	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or		
25. Autos, Truck, Trailers and other vehicles and accessories.		Fifth Third Bank - 2003 Honda Accord - over 73,000 miles	J	\$ 11,400		
		1997 Olds Silhouette - over 164,000 miles	w	\$ 625		
26. Boats, motors and accessories.	X					
27. Aircraft and accessories.	X					
28. Office equipment, furnishings, and supplies.	X					
29. Machinery, fixtures, equipment, and supplie used in business.	X					
30. Inventory	X					
31. Animals	X					
32. Crops-Growing or Harvested. Give particulars.	X					
33. Farming equipment and implements.	X					
34. Farm supplies, chemicals, and feed.	X					
35. Other personal property of any kind not already listed. Itemize.	X					
		Total (Report also on Summary of Schedules)		\$15,065		

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## NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

SCHEDULE C - PROPERTY CLAIMED EXEMPT							
Debtor claims the exemptions to which debtor is entitled under: (Check one box)  11 U.S.C. § 522(b)(2)  11 U.S.C. § 522(b)(3)		Check if debtor claims a homestead exemption that exceeds \$136,875					

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.			
Charter One - checking acct# 5606	735 ILCS 5/12-1001(b)	\$ 500	\$ 500
Charter One - saving	735 ILCS 5/12-1001(b)	\$ 15	\$ 15
04. Household goods and furnishings, including audio, video, and computer equipment.	735 ILCS 5/12-1001(b)	\$ 1,500	¢ 1500
Household goods; TVs, VCR, DVD player, camera, videogames, stereo, sofa, loveseat, coffee and end tables, vacuum, table/chairs, lamps, bedroom sets, dining set, microwave, pots/pans, dishes/flatware, exercise equipment	733 1203 3/12-100 1(b)	Ψ 1,500	\$ 1,500
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.  Books, CDs, tapes, DVDs, family pictures	735 ILCS 5/12-1001(a)	\$ 75	\$ 75
06. Wearing Apparel  Necessary wearing apparel	735 ILCS 5/12-1001(a),(e)	\$ 400	\$ 400
necessary wearing apparer		,	Ψ 100
07. Furs and jewelry.  Earrings, watch, costume jewelry, wedding rings	735 ILCS 5/12-1001(b)	\$ 300	\$ 300
08. Firearms and sports, photographic, and other hobby equipment.  Firearm used in employment	735 ILCS 5/12-1001(d)	\$ 1,500	\$ 250
25. Autos, Truck, Trailers and other vehicles and accessories.  1997 Olds Silhouette - over 164,000 miles	735 ILCS 5/12-1001(c)	\$ 2,400	\$ 625
PEG Record # <b>418828</b>	Poc (Office	ial Form 6C) (12/	()7) Page 1 of 1

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gregory Darnell Coe and Connie Jeannette Coe, Debtors

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule D. Amount of \* Date Claim was Incured Codebtor Claim Unsecured \* Nature of Lien W **Creditor's Name and Mailing Address** Without Portion, If \*Value of Property Subject to Lien J Deducting **Including Zip and Account Number** Any \*Description of Property (See Instructions Above) C Value of Dates: 2007 Fifth Third Bank 15,000 \$3,600 Nature of Lien: Lien on Vehicle - PMSI Attn: Bankruptcy Dept. Market Value: \$ 11,400 Fifth Third Center Intention: Reaffirm 524 (c) Cincinnati OH 45263 \*Description: Fifth Third Bank - 2003 Honda Acct No.: 86623 Accord - over 73,000 miles

Total

\$ 15,000

\$ 3,600

(Report also on Summary of Schedules.) (if applicatble, report also on Statistical Summary of Certain Liabilities and Related Data.)

### Document Page 14 of 39 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gregory Darnell Coe and Connie Jeannette Coe, Debtors

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYP	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	<b>Domestic Support Obligations</b> Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and certain other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to maintain the capital of insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 10, 2010, and every three years thereafter with respect to cases commenced on or after the date of adju

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gregory Darnell Coe and Connie Jeannette Coe / Debtors

### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Cr	editor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	 nount of Claim
1	Allsup/CIGNA Group Insurance Bankruptcy Dept. 300 Allsup Pl. Belleville IL 62223		Н	Dates: 3/08-3/09 Reason: Overpayment of Benefits				\$ 33,300
	Acct #: 5053480							
2	Barclays Bank Delaware Attn: Bankruptcy Dept. 125 S West St Wilmington DE 19801		Н	Dates: 2009 Reason: Credit Card or Credit Use				\$ 600
	Acct #: 9322							
3	Capital One Attn: Bankruptcy Dept. Po Box 85520 Richmond VA 23285 Acct #: 9322		Н	Dates: 2009 Reason: Credit Card or Credit Use				\$ 800

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## NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Record # 418828

	SCHEDULE F - CREDITORS	S H	OL	SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS						
Cre	editor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed		unt of aim	
4	Chase Attn: Bankruptcy Dept. 800 Brooksedge Blvd Westerville OH 43081 Acct #: 1196		w	Dates: 2009 Reason: Credit Card or Credit Use				\$ ;	3,600	
5	Chase Attn: Bankruptcy Dept. 800 Brooksedge Blvd Westerville OH 43081 Acct #: 1196		w	Dates: 2006-09 Reason: Credit Card or Credit Use				\$ ;	3,900	
6	Chase Attn: Bankruptcy Dept. 800 Brooksedge Blvd Westerville OH 43081 Acct #: 9322		Н	Dates: 2006-09 Reason: Credit Card or Credit Use				\$	1,800	
7	Chase - Toys R Us Attn: Bankruptcy Dept. 800 Brooksedge Blvd Westerville OH 43081 Acct #: 9322		Н	Dates: 2009 Reason: Credit Card or Credit Use				\$	700	
8	Chase/CC Attn: Bankruptcy Dept. 225 Chastain Meadows Ct Kennesaw GA 30144 Acct #: 1196		w	Dates: 2009 Reason: Credit Card or Credit Use				\$ 2	2,300	
9	Discover Bank Attn: Bankruptcy Dept. Po Box 15316 Wilmington DE 19850 Acct #: 1196		w	Dates: 2006-09 Reason: Credit Card or Credit Use				\$ !	5,200	
10	Equifax Attn: Bankruptcy Dept. P.O. Box 740241 Atlanta GA 30374 Acct #: XXXXX9322			Dates: 2009 Reason: Notice Only				\$	0	

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**Gregory Darnell Coe and Connie Jeannette Coe / Debtors** 

In re

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS					RI	ΓΥ	CLAIMS
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
11 Experian Attn: Bankruptcy Dept. P.O. Box 2002 Allen TX 75013 Acct #: XXXXX9322			Dates: 2009 Reason: Notice Only				\$ 0
12 HSBC Bank Attn: Bankruptcy Dept. Po Box 5253 Carol Stream IL 60197 Acct #: 1196		w	Dates: 2005-09 Reason: Credit Card or Credit Use				\$ 4,800
13 Illinois Collection Service Attn: Bankruptcy Dept. 8231 185Th St Ste 100 Tinley Park IL 60487		Н	Dates: 2003-08 Reason: Medical Debt				\$ 100
Acct #: 10697296  14 NCO Financial Systems, Inc Attn: Bankruptcy Dept. Po Box 15636 Wilmington DE 19850 Acct #: 630823729		Н	Dates: 1999-2004 Reason: Medical Debt				\$ 800
15 NCO Financial Systems, Inc Attn: Bankruptcy Dept. Po Box 15636 Wilmington DE 19850 Acct #: 630823730		Н	Dates: 1999-2004 Reason: Medical Debt				\$ 60
16 Radio/CBSD Attn: Bankruptcy Dept. Po Box 6497 Sioux Falls SD 57117 Acct #: 9322		Н	Dates: 2009 Reason: Credit Card or Credit Use				\$ 1,400
17 RBS Citizens NA Attn: Bankruptcy Dept. 1000 Lafayette Blvd Bridgeport CT 06604 Acct #: 1196		w	Dates: 2008-09 Reason: Credit Card or Credit Use				\$ 6,600

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# Document Page 18 of 39 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

**Gregory Darnell Coe and Connie Jeannette Coe / Debtors** 

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS							
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
18 Rogers & Hollands  Bankruptcy Department PO Box 879 Matteson IL 60443  Acct #: 6018011112106178		w	Dates: 2008 Reason: Credit Card or Credit Use				\$ 3,700
19 Rogers & Hollands  Bankruptcy Department PO Box 879 Matteson IL 60443  Acct #: 6018011112726959		Н	Dates: 2008 Reason: Credit Card or Credit Use				\$ 3,800
20 Target National Bank Attn: Bankruptcy Dept. Po Box 673 Minneapolis MN 55440 Acct #: 9322		Н	Dates: 2008-09 Reason: Credit Card or Credit Use				\$ 700
21 TransUnion Attn: Bankruptcy Dept. P.O. Box 1000 Chester PA 19022 Acct #: XXXXX9322			Dates: 2009 Reason: Notice Only				\$ 0

**Total Amount of Unsecured Claims** 

(Report also on Summary of Schedules)

\$ 74,160.00

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In re

Gregory Darnell Coe and Connie Jeannette Coe, Debtors

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).



Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract. Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real Property. State Contract Number or Any Government Contract.

[x] None

PFG Record # 418828 B6G (Official Form 6G) (12/07) Page 1 of 1

# Document Page 20 of 39 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

**Gregory Darnell Coe and Connie Jeannette Coe, Debtors** 

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

Name and Address of CoDebtor	Name and Address of the Creditor
[x] None	

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# UNITED STATES BARKRUPT BY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gregory Darnell Coe and Connie Jeannette Coe, Debtors

Bankruptcy Docket #:

### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF DEB	NDENTS OF DEBTOR AND SPOUSE ~ RELATIONSHIP AND AGE					
Status: Married	19, daughter (student) 16, son 10,	19, daughter (student) 16, son 10, daughter					
	DEBTOR EMPLOYMENT	SPOUSE EMPLOYMENT					
Occupation:	On disability	Dispatcher					
Name of Employer:		Guardian Security Services					
Years Employed		approx. 1 year					
Employer Address:		3300 W. 127th St.					
City, State, Zip	,	Blue Island, IL 60406					

INCOME: (Estimate of average or projected monthly income at time case filed.)	DEBTOR	SPOUSE			
1. Monthly Gross Wages, Salary, and commissions	\$ 0.00	\$ 1,896.87			
(Prorate if not paid monthly.) 2. Estimated Monthly Overtime	\$ 0.00	\$ 0.00			
3. SUBTOTAL	\$ 0.00	\$ 1,896.87			
4. LESS PAYROLL DEDUCTIONS					
a. Payroll Taxes and Social Security	\$ 0.00	\$ 194.42			
b. Insurance	\$ 0.00	\$ 0.00			
c. Union Dues	\$ 0.00	\$ 0.00			
d. Other (Specify)  Pension:	\$ 0.00	\$ 0.00			
Voluntary 401 Contributions:	\$ 0.00	\$ 0.00			
Child Support:	\$ 0.00	\$ 0.00			
Life Insurance, Uniforrms, 401K Loan:	\$ 0.00	\$ 0.00			
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 0.00	\$ 194.42			
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 0.00	\$ 1,702.45			
7. Regular income from operation of business or profession or farm	\$ 0.00	\$ 0.00			
8. Income from real property	\$ 0.00	\$ 0.00			
Interest and dividends	\$ 0.00	\$ 0.00			
<ol><li>Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.</li></ol>	\$ 0.00	\$ 0.00			
11. Social Security or government assistance (Specify)	\$ 1,900.00	\$ 0.00			
12. Pension or retirement income	\$ 0.00	\$ 0.00			
13. Other monthly income (Specify:) & & &	\$ 0.00	\$ 0.00			
Unemployment Income	\$ 0.00	\$ 0.00			
14. SUBTOTAL OF LINES 7 THROUGH 13					
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 1,900.00	\$ 1,702.45			
16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals fromlin	\$ 3,60	02.45			
if there is only one debtor repeat total reported on line 15.)	Poport also an Cummany of Schodules and if applicable on Statistical Summany				

Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data.)

Record #: 418828 B6I (Official Form 6I) (12/07) Page 1 of 1

<sup>17.</sup> Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None** 

# UNITED STATES BARKER PT GY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gregory Darnell Coe and Connie Jeannette Coe, Debtors

Bankruptcy Docket #:

SCHEDULE J - CURRENT EXPENSES OF INDIVIDUAL DEBTOR(	S)
Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family at time case filed. Propayments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.	•
Check box if joint petition is filed & debtor's spouse maintains a separate household. Complete a separate schedule of expenditures lab	eled "Spouse".
Rent or home mortgage payment (include lot rented for mobile home)	\$ 900.00
a. Real Estate taxes included? [] Yes [x] No b. Property insurance included? [] Yes [x] No	
2. Utilities: a. Electricity and Heating Fuel	\$ 300.00
b. Water, Sewer, Garbage	\$ -
c. Cellphone, Internet	\$ 130.00
d. Other Home Phone and Cable Television	\$ 165.00
3. Home Maintenance (repairs and upkeep)	\$ -
4. Food	\$ 500.00
5. Clothing	\$ 80.00
6. Laundry and Dry Cleaning	\$ 50.00
7. Medical and Dental Expenses	\$ 80.00
8. Transportation (not including car payments) Gas, Tolls/Parking, Fees/Licenses, Repair, Bus/Train	\$ 220.00
9. Recreation, Clubs and Entertainment, Newspapers, Magazines, etc.	\$ -
10. Charitable Contributions	\$ -
11. Insurance (not deducted from wages or included in home mortgage payments)	\$ -
a. Homeowner's or Renter's	\$ -
b. Life	\$200.00
c. Health	
d. Auto e. Other	\$ 160.00
	<b>\$</b> -
12. Taxes (not deducted from wages or included in home mortgage payments)  (Specify) Federal or State Tax Repayments, Real Estate Taxes	\$ -
13. Installment Payments: (In Chapter 11, 12, and 13 cases, do not list payments to be included in plan)	****
a. Auto	\$369.00
b. Reaffirmation Payments	\$ -
c. Other	<b>\$</b> -
14. Alimony, maintenance and support paid to others	<b>\$</b> -
15. Payments for support of additional dependents not living at your home	\$- ************************************
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ -
17. Other: Haircuts, Hygiene, Newspaper/Mags & Tuition, Books & Childcare & Pet  Eyecare, Meds Postage/Banking GLS Repay: Babysitting Care:	
\$320.00 \$25.00 \$50.00 \$- \$-	\$395.00
<b>18. AVERAGE MONTHLY EXPENSES</b> (Total lines 1-17. Report also on Summary of Schedules and if applicable, on the Stastical of Summary of Certain Liabilities and Related Data.	\$ 3,589.00
19. Describe any increase/decrease in expenditures anticipated to occur within the year following the filing None	this document:
20. STATEMENT OF MONTHLY NET INCOME  a. Average monthly income from Line 15 of Schedule I  b. Average monthly expenses from Line 18 above  c. Monthly net income (a. minus b.)  d. Total amount to be paid into plan monthly	\$ 3,602.45 \$ 3,589.00 <b>\$ 13.46</b> \$ -

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

**Gregory Darnell Coe and Connie Jeannette Coe, Debtors** 

Bankruptcy Docket #:

### DECLARATION CONCERNING DEBTOR'S SCHEDULES

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

X Date & Sign 08/28/2009 Dated: /s/ Gregory Darnell Coe **Gregory Darnell Coe** /s/ Connie Jeannette Coe X Date & Sign Dated: 08/28/2009 Connie Jeannette Coe

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

### DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by the Law Offices of Peter Francis Geraci.

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

PFG Record #

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gregory Darnell Coe and Connie Jeannette Coe, Debtors

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	
2009: none 2008: \$43,078 2007: \$70,000	employment	
Spouse		
AMOUNT	SOURCE	

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In re

	STATEMENT OF FINANCIAL AFFAIRS			
Spouse				
AMOUNT	SOURCE			
2009: \$1,897/month 2008: \$23,884 2007: \$7,000	employment			
02. INCOME OTHER THAN FROM	M EMPLOYMENT OR OPERATION O	BUSINESS:		
spouse separately. (Married debto is filed, unless the spouses are se	ng the commencement of this case. G rs filing under chapter 12 or chapter 13 parated and a joint petition is not filed.	The state of the s		
AMOUNT	SOURCE			
2009: \$9,966 2008: none 2007: none	disability			
2009: \$1,900/month 2008: none 2007: none	social security			
Spouse				
	SOURCE			
AMOUNT				
	<u> </u>			
03. PAYMENTS TO CREDITORS				
03. PAYMENTS TO CREDITORS  Complete a. or b. as appropriate, a. INDIVIDUAL OR JOINT DEBTO services, and other debts to any covalue of all property that constitute that were made to a creditor on account an approved nonprofit budgeting as		y proceeding the commencement of ess than \$600.00. Indicate with an or as part of an alternative repayme d debtors filing under chapter 12 or	this case if the aggregate asterisk (*) any payments nt schedule under a plan l chapter 13 must include	
03. PAYMENTS TO CREDITORS  Complete a. or b. as appropriate, a. INDIVIDUAL OR JOINT DEBTO services, and other debts to any covalue of all property that constitute that were made to a creditor on account approved nonprofit budgeting as	and c.  OR(S) WITH PRIMARILY CONSUMER reditor made within 90 days immediate as or is affected by such transfer is not account of a domestic support obligation and creditor counseling agency. (Marri	y proceeding the commencement of ess than \$600.00. Indicate with an or as part of an alternative repayme d debtors filing under chapter 12 or	this case if the aggregate asterisk (*) any payments nt schedule under a plan l chapter 13 must include	

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In re

**Gregory Darnell Coe and Connie Jeannette Coe, Debtors** 

or both spouses whether or not	· ·	12 or chapter 13 must include payments ises are separated and a joint petition is	
Name and Address of Creditor	Dates of Payment/Transfers	Amount Paid or Value of Transfers	Amount Still Owing
creditors who are or were inside	ers. (Married debtors filing under chap	preceding the commencement of this ca ter 12 or chapter 13 must include payme separated and a joint petition is not filed	ents be either or both
spouses whether or not a joint p	retition is filed, drilless the spouses are	. , , ,	
	Dates of Payments	Amount Paid or Value of Transfers	Amount Still Owing
Name & Address of Creditor & Relationship to Debtor  04. SUITS AND ADMINISTRAT  List all lawsuits & administrative	Dates of Payments  IVE PROCEEDINGS, EXECUTIONS, proceedings to which the debtor is or	Amount Paid or Value of Transfers  GARNISHMENTS AND ATTACHMENT was a party within 1 (one) year immedia	Still Owing  S:  stely preceding the filing of
Name & Address of Creditor & Relationship to Debtor  04. SUITS AND ADMINISTRAT  List all lawsuits & administrative this bankruptcy case. (Married	Dates of Payments  IVE PROCEEDINGS, EXECUTIONS, proceedings to which the debtor is or	Amount Paid or Value of Transfers  GARNISHMENTS AND ATTACHMENT was a party within 1 (one) year immedia oter 13 must include information concern	Still Owing  S:  stely preceding the filing of
Name & Address of Creditor & Relationship to Debtor  04. SUITS AND ADMINISTRAT  List all lawsuits & administrative this bankruptcy case. (Married	Dates of Payments  IVE PROCEEDINGS, EXECUTIONS, proceedings to which the debtor is or debtors filing under chapter 12 or chap	Amount Paid or Value of Transfers  GARNISHMENTS AND ATTACHMENT was a party within 1 (one) year immedia oter 13 must include information concern	Still Owing  S:  stely preceding the filing of

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of Property

Seizure

was Seized

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In re

Gregory Darnell Coe and Connie Jeannette Coe, Debtors

AF DEDOODESS:	FOLOGUES AND DETURNS		
05. REPOSSESSION, FOR	ECLOSURES AND RETURNS:		
returned to the seller, within	on repossessed by a creditor, sold at a foreclost one year immediately preceding the comment or mation concerning property of either or both says a joint petition is not filed.)	ement of this case. (Married debto	rs filing under chapter 12
Name and Address of Creditor or Seller	Date of Repossession, Foreclosure Sale, Transfer or Return	Description and Value of Property	
case. (Married debtors filing	ECEIVERSHIPS:  of property for the benefit of creditors made w under chapter 12 or chapter 13 must include a pouses are separated and a joint petition is no	any assignment by either or both sp	•
Name and Address of Assignee	Date of Assignment	Terms of Assignment or Settlement	
preceding the commenceme	s been in the hands of a custodian, receiver, o ent of this case. (Married debtors filing under cl ouses whether or not a joint petition is filed, un	napter 12 or chapter 13 must includ	de information concerning
Name and	Name & Location	Date	Description
ivallic allu	of Court Case	of Order	and Value of Property
Address of Custodian	Title & Number		
Address	l itle & Number		

to Debtor,

If Any

or

Organization

of

Gift

and Value

of Gift

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gregory Darnell Coe and Connie Jeannette Coe, Debtors

STATEMENT	OF FINANCIAL	AFFAIRS
SIAICMEN	UF FINANCIAL	ALLAIRO

NONE

08. LOSSES:

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description and Value of Property

Description of Circumstances and, if Loss Was Covered in Whole or in Part by Insurance, Give Particulars

Date of Loss

#### 09. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY:

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one (1) year immediately preceding the commencement of this case.

Name and Address of Payee Date of Payment, Name of Payer if Other Than Debtor Amount of Money or Description and Value of Property

Payment/Value:

\$2,700.00

Law Offices of Peter Francis Geraci 55 E Monroe St Suite#3400 Chicago,IL 60603

09a. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY: List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within 1 year immediately preceding the commencement of this case.

Name and Address of Payee Date of Payment, Name of Payer if Other Than Debtor Amount of Money or description and Value of Property

MMI/CCCS 9009 W. Loop S. Houston, TX 77096 Phone 866.983.2227 6/17/09 \$50.00

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gregory Darnell Coe and Connie Jeannette Coe, Debtors

STATEMENT OF FINANCIAL AFFAIRS
--------------------------------

NO	NE
X	

#### 10. OTHER TRANSFERS

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security with two (2) years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of . Describe Property
Transferee, Relationship . Transferred and
to Debtor Date Value Received



10b. List all property transferred by the debtor within ten (10) years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

Name of Date(s) Amount and Date
Trust or of of Sale or
other Device Transfer(s) Closing

### NONE

### 11. CLOSED FINANCIAL ACCOUNTS:

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one (1) year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Type of Account, Last Four Digits Amount and Address of of Account Number, and Amount of Institution Final Balance Closing



#### 12. SAFE DEPOSIT BOXES:

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Bank or Other Depository

Names & Addresses of Those With or Other Depository

Names & Addresses of Those With Description of Contents

Date of Transfer or Surrender, if Any

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In re

	STATEMENT OF FIN	ANCIAL AFFAIRS	
13. SETOFFS:			
of this case. (Married debtors fil	ditor, including a bank, against a debt or ing under chapter 12 or chapter 13 mus s the spouses are separated and a joint	t include information concerning either	
Name and Address	Date	Amount	
of Creditor	of Setoff	of Setoff	
14. LIST ALL PROPERTY HELI	D FOR ANOTHER PERSON:  ner person that the debtor holds or contr	ols	
Name and Address	Description and	Location	
of Owner	Value of Property	of Property	
	TOR(S): e (3) years immediately preceding the covacated prior to the commencement of	<u>-</u>	
If debtor has moved within three occupied during that period and of either spouse.	e (3) years immediately preceding the covacated prior to the commencement of	<u>-</u>	
If debtor has moved within three occupied during that period and	e (3) years immediately preceding the covacated prior to the commencement of	this case. If a joint petition is filed, repo	
If debtor has moved within three occupied during that period and of either spouse.  Address  16. SPOUSES and FORMER S  If the debtor resides or resided it Louisiana, Nevada, New Mexico	e (3) years immediately preceding the convergence vacated prior to the commencement of Name Used	Dates of Occupancy  wealth, or territory (including Alaska, Ar	rt also any separate addre izona, California, Idaho, iately preceding the
If debtor has moved within three occupied during that period and of either spouse.  Address  16. SPOUSES and FORMER S  If the debtor resides or resided it Louisiana, Nevada, New Mexico	Name Used  POUSES: in a community property state, common p, Puerto Rico, Texas, Washington, or V	Dates of Occupancy  wealth, or territory (including Alaska, Ar	rt also any separate addre izona, California, Idaho, iately preceding the

# Document Page 31 of 39 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

	STATEMENT OF FINANCIAL AFFAIRS			
17. ENVIRONMENTAL INFORI	MATION:			
or the purpose of this question	n, the following definitions apply:			
toxic substances, wastes or ma	y federal, state, or local statute or regulat terial into the air, land, soil surface water, g the cleanup of the these substances, w	ground water, or other medium, i		
•	ty, or property as defined under any Envir g, but not limited to, disposal sites.	onmental Law, whether or not pre	esently or formerly owned o	
"Hazardous material" means ar environmental Law.	nything defined as a hazardous waste, ha	zardous or toxic substances, pollu	ıtant, or contaminant, etc. u	
	s of every site for which the debtor has rec	0,0	•	
or potentially liable under or in v	of every site for which the debtor has rec violation of an Environmental Law. Indicat Name and Address of Governmental Unit	0,0	•	
or potentially liable under or in v Environmental Law:  Site Name and Address  17b. List the name and address	Name and Address of Governmental Unit	Date of Notice  d notice to a governmental unit, the date	of the notice, and, if known  Environmental  Law	
or potentially liable under or in v Environmental Law:  Site Name and Address  17b. List the name and address Material. Indicate the government	Name and Address of Governmental Unit  s of every site for which the debtor provide ental unit to which the notice was sent and	Date of Notice  d notice to a governmental unit o the date of the notice.	of the notice, and, if known  Environmental  Law  f a release of Hazardous	
or potentially liable under or in v Environmental Law:  Site Name and Address  17b. List the name and address	Name and Address of Governmental Unit	Date of Notice  d notice to a governmental unit, the date	of the notice, and, if known  Environmenta  Law  f a release of Hazardous	
or potentially liable under or in versions of the Name and Address  17b. List the name and address Material. Indicate the government of the Name and Address.  Site Name and Address.  17c. List all judicial or administred	Name and Address of Governmental Unit  s of every site for which the debtor provide ental unit to which the notice was sent and Name and Address	Date of Notice  d notice to a governmental unit of the date of the notice.  Date of Notice  Date of Notice	of the notice, and, if known  Environmental Law  f a release of Hazardous  Environmental Law  al Law with respect to which	
or potentially liable under or in v Environmental Law:  Site Name and Address  17b. List the name and address Material. Indicate the governme Site Name and Address	Name and Address of Governmental Unit  s of every site for which the debtor provide ental unit to which the notice was sent and Name and Address of Governmental Unit  Name and Address of Governmental Unit	Date of Notice  d notice to a governmental unit of the date of the notice.  Date of Notice  Date of Notice	of the notice, and, if known  Environmental Law  f a release of Hazardous  Environmental Law  al Law with respect to which	

### Document Page 32 of 39 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

NONE

X

3oc. Sec. Other

NONE

NONE

X

Gregory Darnell Coe and Connie Jeannette Coe, Debtors

19. BOOKS, RECORDS AND FINANCIAL STATEMENTS:

the keeping of books of account and records of the debtor.

Name and Address

STATEMENT OF FINANCIAL AFFAIRS			
18 NATURE, LOCATION AND NAME	OF BUSINESS		
a. If the debtor is an individual, list the ending dates of all businesses in whi partnership, sole proprietor, or was simmediately preceding the commenc within six (6) years immediately preceded.	ch the debtor was an officer, direct elf-employed in a trade, profession ement of this case, or in which the	ctor, partner, or managing executive on, or other activity either full- or part-tied debtor owned 5 percent or more of t	of a corporation, partner in a ime within six (6) years
If the debtor is a partnership, list the ending dates of all businesses in whi (6) years immediately preceding the	ch the debtor was a partner or ow		
If the debtor is a corporation, list the ending dates of all businesses in whi (6) years immediately preceding the	ch the debtor was a partner or ow		
Name & Last Four Digits of		Nature	Beginning
oc. Sec. No./Complete EIN or Other TaxPayer I.D. No.	Address	of Business	and Ending Dates
b. Identify any business listed in sub  . Name	division a., above, that is "single a Address	asset real estate" as defined in 11 US	C 101.
has been, within six years immediate executive, or owner of more than 5 p partnership, a sole proprietor, or self-	ly preceding the commencement ercent of the voting or equity secuemployed in a trade, profession, complete this portion of the state g the commencement of this case	urities of a corporation; a partner, other or other activity, either full- or part-timent only if the debtor is or has been	officer, director, managing er than a limited partner, of a e. in business, as defined above,

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List all bookkeepers and accountants who within two (2) years immediately preceding the filing of this bankruptcy case kept or supervised

**Dates Services** 

Rendered

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In re

	STATEMENT OF FIN	ANCIAL AFFAIRS	
	duals who within two (2) years immediately prepared a financial statement of the debtor.	receding the filing of this bankruptcy ca	ase have audited the books
Name	Address	Dates Services Rendered	
	duals who at the time of the commencement or books of account and records are not available		pooks of account and record
Name	. Address		
	utions, creditors and other parties, including n n two (2) years immediately preceding the cor Date Issued		n a financial statement was
20. INVENTORIES  List the dates of the last to the dollar amount and bas	vo inventories taken of your property, the nam	e of the person who supervised the ta	king of each inventory, and
Date of	Inventory	Dollar Amount of Inventory (specify cost, market of other	
b. List the name and addr	Supervisor  ess of the person having possession of the re	basis) cords of each of the inventories report	ed in a., above.
Date of Inventory	Name and Addresses of Custodian of Inventory Records		
21. CURRENT PARTNER	RS, OFFICERS, DIRECTORS AND SHAREH	OLDERS:	
a. If the debtor is a partne	rship, list nature and percentage of interest of	each member of the partnership.	
Name and Address	Nature of Interest	Percentage of Interest	

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In re

		INANCIAL AFFAIRS	
21b. If the debtor is a corporation, I controls, or holds 5% or more of the		corporation; and each stockholder who directly or indirectly e corporation.	owns,
Name and Address	Title	Nature and Percentage of Stock Ownership	
22. FORMER PARTNERS, OFFIC		EHOLDERS: nership interest of each member of the partnership.	
Name	Address	Date of Withdrawal	
Name and Address	Title	Date of Termination	
		Termination	
and Address  23. WITHDRAWALS FROM A PAR	TNERSHIP OR DISTRIBUTION	Termination	
and Address  23. WITHDRAWALS FROM A PAR  If the debtor is a partnership or corp form, bonuses, loans, stock redemp	TNERSHIP OR DISTRIBUTION	Termination  I BY A COPORATION: stributions credited or given to an insider, including compet	
and Address  23. WITHDRAWALS FROM A PAR  If the debtor is a partnership or corp form, bonuses, loans, stock redemp commencement of this case.  Name and Address of Recipient, Relationship to	TNERSHIP OR DISTRIBUTION poration, list all withdrawals or dotions, options exercised and ar Date and Purpose of Withdrawal	Termination  I BY A COPORATION: stributions credited or given to an insider, including compety other perquisite during one year immediately preceding the Amount of Money or Description and value of	

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gregory Darnell Coe and Connie Jeannette Coe, Debtors

### STATEMENT OF FINANCIAL AFFAIRS

NONE

25. PENSION FUNDS:

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six (6) years immediately preceding the commencement of the case.

Name of Pension Fund

TaxPayer Identification Number (EIN)

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 08/28/2009 /s/ Gregory Darnell Coe

**Gregory Darnell Coe** 

X Date & Sign

Dated: 08/28/2009

/s/ Connie Jeannette Coe

**Connie Jeannette Coe** 

X Date & Sign

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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# Document Page 36 of 39 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

**Gregory Darnell Coe and Connie Jeannette Coe / Debtors** 

### **DEBTOR'S STATEMENT OF INTENTION**

PART A - Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	1	
Creditor's Name:  Fifth Third Bank  Attn: Bankruptcy Dept.  Fifth Third Center  Cincinnati OH 45263	Describe Property Securing Debt: Fifth Third Bank - 2003 Honda Accord - over	73,000 miles
Property will be (check one):		
□Surrendered	Retained	
If retaining the property, I intend to <i>(check at</i> □Redeem the property ■Reaffirm the debt □Other. Explain  522(f)).		avoid lien using 110 U.S.C. §
Property is (check one):		
□Claimed as exempt	■Not claimed as exempt	
	ect to unexpired leases. (All three c I lease. Attach additional pages if ne	
Lessor's Name:	Describe Property Securing Debt:	Lease will be
NONE		assumed pursuant to 11 U.S.C. § 365(p)(2):
		□ Yes □ No
L		

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.			
Dated:	08/28/2009	/s/ Gregory Darnell Coe	X Date & Sign
		Gregory Darnell Coe	A Date & Sign
Dated:	08/28/2009	/s/ Connie Jeannette Coe	X Date & Sign
		Connie Jeannette Coe	A Date & Sign

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gregory Darnell Coe and Connie Jeannette Coe, Debtors

Bankruptcy Docket #:

### DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR - 2016B

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

The compensation paid or promised by the Debtor(s), to the undersigned, is as follows:

For legal services, Debtor(s) agrees to pay and I have agreed to accept

Prior to the filing of this Statement, Debtor(s) has paid and I have received

The Filing Fee has been paid.

Balance Due

-\$500

2. The source of the compensation paid to me was:

Debtor(s) Other: (specify)

3. The source of compensation to be paid to me on the unpaid balance, if any, remaining is:

Debtor(s) Other: (specify)

The undersigned has received no transfer, assignment or pledge of property from the debtor(s) except the following for the value stated: **None.** 

- 4. The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid without the client's consent, except as follows: **None.**
- 5. The Service rendered or to be rendered include the following:
- (a) Analysis of the financial situation, and rendering advice and assistance to the client in determining whether to file a petition under Title 11, U.S.C.
- (b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
- (c) Representation of the client at the first scheduled meeting of creditors.
- (d) Advice as required.
- **6.** By agreement with the debtor(s), the above-disclosed fee does not include the following service: Fee does **NOT** include missed court dates & amendments to schedules, contested matters, motions, objections to discharge or other matters except the first meeting of creditors.

#### **CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

Respectfully Submitted,

Dated: 08/28/2009 /s/ Mario M Arreola

Attorney Name: Mario M Arreola
LAW OFFICES OF PETER FRANCIS GERACI
55 E. Monroe Street #3400
Chicago IL 60603
312.332.1800 (PH) 312.332.6354 (FAX)

Bar No: 9687938

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# Document Page 38 of 39 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gregory Darnell Coe, and Connie Jeannette Coe, Debtors

### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 08/28/2009 /s/ Gregory Darnell Coe

**Gregory Darnell Coe** 

X Date & Sign

Dated: 08/28/2009

418828

PFG Record #

/s/ Connie Jeannette Coe

**Connie Jeannette Coe** 

X Date & Sign

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Gregory Darnell Coe and Connie Jeannette Coe, Debtors

### NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

### 1. Services Available from Credit Counseling Agencies

In re

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> bankruptcy filing. Briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) must be provided by nonprofit budget & credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not

### Chapter 13: Repayment of All or Part of Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family farm or fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

I (We), the debtor(s), affirm that I (we) have received and read this notice.

/s/ Gregory Darnell Coe Sign & Date Dated: 08/28/2009 Here **Gregory Darnell Coe** /s/ Connie Jeannette Coe 08/28/2009 Sign & Date Dated: **Connie Jeannette Coe** Here /s/ Mario M Arreola 08/28/2009 Dated: Attorney: Mario M Arreola Bar No: 9687938

PFG Record # 418828